

# direction



Quarterly Edition

A QUARTERLY PUBLICATION OF  
LOYAL CHRISTIAN BENEFIT ASSOCIATION

SUMMER 2023



IN  
THE



Vol. 23  
Issue Q2



**Exciting things are happening here at Loyal Christian Benefit Association! Some things you may find more exciting than others, but for us, growing our financial protection products business means growing our outreach, and that's something exciting for everyone!**



**As a Fraternal Benefit Society, we are joined in our common bond as Christians.** We are operating using a system of Branches, whose activities you can see right here in our *Direction* publication. And last, but not least, we provide financial protection products for our members and their families. In recent years, our primary product sales were centered around preneed funeral planning. This has been a staple of our business activities but left us without an opportunity to reach more people with life insurance products that fit their stage of life. Over the last year, you have seen some details regarding our Family Protector II\*, Simplified Issue, Whole Life Insurance product in my additions to this publication. With options for all ages, and face values up to \$50,000 with 5% growth every fifth policy year, this allows us to cover more people in more places with whole life insurance. We need your help in reaching more communities so we can grow our member family and share the satisfaction of planning ahead and giving back with LCBA. Do you know someone in your church or community who is a licensed insurance agent and would enjoy being part of our continuing story, 133 years in the making? We are currently identifying and contracting agents to provide this new product to more and more communities and would love to hear from you! If you, or someone you know is ready to become an agent representing LCBA, contact Matt Barr at 800-234-5222 x221, or email [barrm@lcbalife.org](mailto:barrm@lcbalife.org).

**In this issue, you will find our quarterly financial report.** Overall, we continue to grow, although our first quarter this year shows a noteworthy operating loss. This is mainly attributed to some higher than usual benefit payouts. We are dedicated to being there for our members and honored to fulfill these commitments, so no worries on the financial side. (Page 2)

**Our 2023 Board of Directors election has concluded,** and our four incumbent candidates will be returning to their seats to continue their service to the association. I want to thank Mr. Walter Losee for his campaign and desire to serve and encourage all our benefit members to consider future candidacy and the opportunity to guide and shape the future of LCBA. (Page 10)

**Scholarship letters are going out for our annual LCBA recipients,** but another opportunity is available for post-secondary students through the Pennsylvania Fraternal Alliance scholarship program. Be sure to look inside for details! (Page 9)

As the grasses green and the gardens grow this summer season, we enjoy the bounty of God's creation and look forward to the harvest that comes in the fall. The seeds our founders planted back in 1890 when they joined together in faith to create LCBA are still providing for our members and their families today, through financial protection, member benefits and community outreach and giving. The Loyal Christian Benefit Association staff is humbled and honored to care for our members and their communities through this legacy, and we thank you for the opportunity to serve.

*Faithfulness springs forth from the earth, and righteousness looks down from heaven. The Lord will indeed give what is good, and our land will yield its harvest. Righteousness goes before him and prepares the way for his steps. —Psalm 85:11-13*

**Brian Young**

*Director of Customer Experience*

# Statement of Financial Position

As of March 31,

# Summary of Operations

Through March 31,

Assets	2023	2022
Bonds	108,566,420	100,883,157
Mortgage loans	500,000	-
Real estate	1,460,404	1,493,489
Certificate loans	911,936	971,662
Cash & cash equivalents	1,718,853	3,802,900
Investment income due	1,368,149	1,282,730
Other assets	1,815,898	1,191,213
<b>Total assets</b>	<b>116,341,660</b>	<b>109,625,151</b>

## Liabilities & Surplus

Certificate reserves & claims	92,221,745	84,291,735
Deposit accumulations	5,833,707	5,941,303
Other liabilities	1,594,000	1,367,303
Investment reserves	6,789,485	7,290,192
Unassigned funds	9,902,721	10,734,618
<b>Total Liabilities &amp; Surplus</b>	<b>116,341,658</b>	<b>109,625,151</b>

Income	2023	2022
Life premiums	2,542,930	2,715,541
Annuity premiums	1,567,416	1,210,472
Investment income	1,264,570	1,168,251
Other income	267,894	313,236
<b>Total Income</b>	<b>5,642,810</b>	<b>5,407,500</b>

## Member Benefits & Expenses

Death benefits	1,180,746	1,115,248
Other member benefits	1,457,300	1,267,307
Reserve changes	2,278,908	1,676,643
Operating expenses	1,392,807	1,327,226
Dividends to members	107,111	77,633
<b>Total Benefits &amp; Expenses</b>	<b>6,416,872</b>	<b>5,464,057</b>
<b>Net Income</b>	<b>(774,062)</b>	<b>(56,557)</b>

## direction

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**Art Director**.....Michael Mursch, Erie, PA

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Attn: Michael Mursch, LCBA / Direction, PO Box 13005,  
Erie, PA 16514-1305

Communications for publication will not be admissible unless accompanied by the name and address of the writer. Contact us at the above address or at:

814-453-4331 –or– 800-234-LCBA (5222)  
Telecommunications Relay Service: Dial 711

Fax: 888-382-2716 / [www.lcbalife.org](http://www.lcbalife.org) / [info@lcbalife.org](mailto:info@lcbalife.org)

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### LCBA BOARD OF DIRECTORS

#### Chair of the Board of Directors

Matthew Dupee, Nazareth, PA

#### Board of Directors

Karen Balaban, Esq, Harrisburg, PA

Michael Courtad, Pittsburgh, PA

Pat DiCesare, Port St. Lucie, FL

Paul Kenny, Bradenton, FL

Karen LeVert, Durham, NC

Robert Muth, Conneaut Lake, PA

Richard Suchan, Buffalo, NY

Anne Schweigart, Bluffton, OH

Douglas Tuttle, Erie, PA

#### Mailing Address:

PO Box 13005  
Erie, PA 16514-1305

#### Physical Address:

8811 Peach Street  
Erie, PA 16509

#### Phone:

800-234-5222 / 814-453-4331

### business hours:

Mon-Fri : 8 a.m. - 4 p.m.

### holiday closings:

#### Independence Day

Tues, Jul 4

#### Labor Day

Mon, Sep 4



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**BRANCH 892 / New Philadelphia, OH**

For their Christ Child project, Branch members collected and delivered baby clothing, blankets, personal care items, diapers, and \$1000 in cash donations to Birthright.



**BRANCH 892 / New Philadelphia, OH**

Branch member Sandy Slaison volunteering at the Tuscarawas County Public Library



**BRANCH 892 / New Philadelphia, OH**

Branch members volunteered at a church fish fry.



**BRANCH 892 / New Philadelphia, OH**

Branch members collected paper products for Homeless Shelter and RiverHaven at the April Branch meeting.



**BRANCH 892 / New Philadelphia, OH**

March Branch meeting.



**BRANCH 892 / New Philadelphia, OH**

Branch members attended LCBA members' Mass



**BRANCH 892 / New Philadelphia, OH**

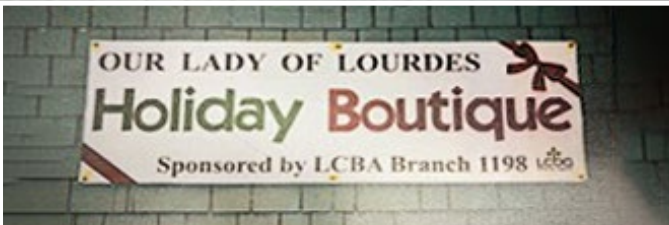
Branch members preparing lunch for local church events.





## BRANCH 1198 / Altoona, PA

### Holiday Boutique.



## BRANCH 1290 / Altoona, PA

St. Mary's Christian Mothers prayed the Holy Rosary at the beginning of the Lenten Season with Father Lupo, who talked to the members and gave his blessing.



## Looking to get involved?

Reference the list of Branches below and visit [www.lcbalife.org](http://www.lcbalife.org) or reach out to Samantha Toscano at 800-234-5222 x234 or [toscanos@lcbalife.org](mailto:toscanos@lcbalife.org) to learn more.

Branch	City	State	Zip
49	Erie	PA	16502
654	Salem	OH	44460
867	Dover	OH	44622
892	New Philadelphia	OH	44663
909	Leetonia	OH	44431
1155	Findlay	OH	45840
1198	Altoona	PA	16601
1290	Altoona	PA	16601
1415	Toledo	OH	43605
1425	Ford City	PA	16226
1538	Linesville	PA	16424
1556	National Branch		
1557	Ephrata	PA	17522
2010	Laurel	MD	20724
L017	Berea	OH	44017
V001	Buffalo	NY	14207

## BRANCH 1290 / Altoona, PA

Josie Stitt and MaryEllen Burke, members of St. Mary's Christian Mothers, caring for the gardens at St. Mary's Church.





BRANCH 1425 / Ford City, PA



Branch members held a Spring Smorgasbord luncheon with soups, salads, casseroles, and desserts!



BRANCH 1425 / Ford City, PA

At the May Branch meeting a special presentation was given by Supervisory Special FBI Agent Brooke Riordan on the topic of Elder abuse.

The presentation began with examples of a large variety of types of fraud, including phone and cyber fraud. Elder scams include romance scams, tech support scams, grandparent scams, government impersonation scams, sweepstakes/charity/lottery scams, home repair scams, tv/radio scams, investment scams and family/caregiver scams. Pamphlets were distributed explaining the Elder Abuse Prevention and Prosecution Act- signed into law in 2017, the definition of elder fraud, and hotline contact information for the Internet Crime Complaint Center. In 2020, the IC3 received 105,301 complaints from victims over the age of 60 with adjusted losses in excess of \$966 million dollars. Agent Riordan concluded her talk with 10 ways to protect oneself against fraud.



BRANCH 1425 / Ford City, PA

April Branch meeting.



BRANCH 1425 / Ford City, PA

March Branch meeting.





BRANCH 49 / Erie, PA

At the January Branch meeting members made (and later delivered) Valentines for Sarah Reed Senior Living residents. They also delivered McDonald's gift cards to St. John's Parish Center.



BRANCH 49 / Erie, PA

Branch 49 members setup and distributed socks to those in need at Holy Trinity Lutheran Church. They were joined by Mayor Joe Schember who greeted those attending the church's neighborhood evening dinner. The church, which serves 3 meals each week, also has a food pantry and clothes closet for the community.



BRANCH 49 / Erie, PA

April Branch meeting.



BRANCH 49 / Erie, PA

May Branch meeting.





BRANCH 1155 / Finday, OH

April Bake Sale.



BRANCH 1155 / Finday, OH

March Branch meeting and potluck with guest speaker Ashley Bell from CASA of Hancock County, who advocates for Hancock County's abused and neglected children by supporting volunteers who promote safety, permanency, and resilience.



BRANCH 1155 / Finday, OH

*In Loving Memory*

**Theresa Mortland**

February 2, 1944 ~ March 21, 2023

Theresa Mortland, a lifelong member of Branch 1155, passed away March 21, 2023 at age 79.



BRANCH 867 / Dover, OH

April Branch meeting.



BRANCH 654 / Salem, OH

Branch members finalized plans for the Spring Trunk To Treasure benefit Sale, which include foods available for purchase and a 50/50 raffle.





**BRANCH 1557 / Ephrata, PA**

Branch members meet biweekly to cut out patterns to donate to Unto®, an organization that strives to be responsive to the physical and spiritual needs of people around the world. After donation, the patterns will be constructed into sanitary pads for women in impoverished countries. Missionaries then distribute the pads and teach the gospel. | [unto.com](http://unto.com)



**BRANCH 1557 / Ephrata, PA**

The Branch held their first card party of the year in May.



**BRANCH 1557 / Ephrata, PA**

April Branch meeting with speaker Connie Ray from Hogs and Heroes Foundation. They are a community of motorcycle riders that plan and participate in fun rides, events, and fundraisers for Public Safety, the U.S. Military, and Wounded Warriors. [www.hogsheroesfoundation.com](http://www.hogsheroesfoundation.com)



**BRANCH 1557 / Ephrata, PA**

Another successful card party was held in June.



**BRANCH 1557 / Ephrata, PA**

*In Loving Memory*



**Orpha Kreamer**

February 7, 1925 ~ April 28, 2023

Orpha Kreamer, an original member of Branch 1557 since its establishment in 1992, passed away on April 28, 2023 at age 98.



**Otti H McDermott-Weaver**

October 6, 1937 - March 31, 2023

Branch 1557 Member since 1997



**BRANCH 1538 / Linesville, PA**

A group from the LCBA Home Office traveled to St. Philip Church in Linesville, PA for a fish fry sponsored by LCBA Branch 1538. Since we were in LCBA Board Member Bob Muth's neck of the woods, he and his wife Cheryl joined us for dinner.



# Pennsylvania Fraternal Alliance



## 2023 SCHOLARSHIP PROGRAM

The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that the applications are now available for the annual Scholarship Program. Applications can be obtained through eligible members of a Fraternal Benefit Society belonging to the Pennsylvania Fraternal Alliance, contacting the Pennsylvania Fraternal Alliance Secretary-Treasurer at [Theresa@lpsc.org](mailto:Theresa@lpsc.org) or 888-834-6614, or by accessing the PFA Website at [www.pafraternals.org](http://www.pafraternals.org).

### Applicants must:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a current year high school graduate attending an accredited college, university, trade school, etc. in the summer/fall as a full-time student (twelve semester credits).
- Obtain a recommendation letter from their Fraternal Benefit Society.
- Submit a 500-word essay on: *"What has membership in a Fraternal insurance company meant to you"*.

Return the completed application, essay and letter of recommendation, postmarked **NO LATER THAN JULY 31, 2023.**

At least two \$500 scholarships will be awarded. Additional scholarships may be awarded depending upon available funds.

Learn more at

**[www.pafraternals.org](http://www.pafraternals.org)**  
or at [www.lcbalife.org/news](http://www.lcbalife.org/news)

Full instructions are listed on the application.



# 2023 ELECTION RESULTS!



Karen Balaban, Esq



Pat DiCesare



Paul Kenny



Anne Sweigart

Our members have reelected Karen Balaban, Esq., Pat DiCesare, Paul Kenny, and Anne Sweigart for an additional term. Thank you to all who participated in the recent Board election, both the candidates and our voting members. We are thankful for our loyal and qualified Board Members that make a commitment to LCBA's continued success!

Remember, as a voting-eligible member of LCBA your voice is important! Also if you are interested in running for a board position in the future look for calls for nominations in future *Direction* magazines, on our social media, or email.

To make sure you are up to date via email, visit [www.lcbalife.org](http://www.lcbalife.org) to sign up for our mailing list.



## The Compostela

LCBA Director Karen S. Balaban has earned the “Compostela”, the accreditation of the pilgrimage to the Tomb of St. James at the Cathedral of Santiago de Compostela, Santiago de Compostela, Spain. The award of the “Compostela” is limited to those who come to the tomb of the Apostle for religious and/or spiritual reasons, and following the routes of the Way of St. James on foot, by bicycle or on horseback. They are required to have travelled at least the last 100 kilometers on foot or horseback or the last 200 by bicycle, which is demonstrated by the “Credencial del Peregrino” duly stamped along the route travelled. Therefore other forms of travel to access the Compostela are excluded, except in the case of the disabled.

The English translation of the text is as follows:

*The Chapter of this Holy Apostolic and Metropolitan Cathedral of Compostela, custodian of the seal of the Altar of St. James, to all the Faithful and pilgrims who arrive from anywhere on the Orb of the Earth with an attitude of devotion or because of a vow or promise make a pilgrimage to the Tomb of the Apostle, Our Patron Saint and Protector of Spain, recognises before all who observe this document that: ..... has devotedly visited this most sacred temple having done the last hundred kilometers on foot or on horseback or the last two hundred by bicycle with Christian sentiment (pietatis causa).*

*In witness whereof I present this document endorsed with the seal of this same Holy Church.*

*Issued in Santiago de Compostela on ..... of ..... year of our Lord .....*

*The Dean of the Cathedral of Santiago.*

Karen displaying the Compostela in front of Cathedral of Santiago de Compostela.

For more information visit:  
[oficinadelperegrino.com/en/pilgrimage/introduction/](http://oficinadelperegrino.com/en/pilgrimage/introduction/)



# LCBA Board - 2022 Winter Board Meeting

December 9-10, 2022 | National Headquarters

**Present Were:**

Chair of the Board – Matthew Dupee  
 President/CEO – Douglas Tuttle

**Directors of the Board:**

Karen Balaban	Michael Courtad	Pat DiCesare
Paul Kenny	Karen LeVert	Robert Muth
Rick Suchan	Anne Sweigart	

**Guests:**

VP Operations – Alex Miller  
 VP Administration/Secretary – Rebecca Black  
 VP Sales – Matthew Barr  
 Treasurer – Courtney Hagmaier  
 Director of Customer Experience – Brian Young  
 Insurance Management Company – Jack Bloomstine  
 Insurance Management Company – Jack Grimm

**Friday, December 9, 2022**

**LCBA Winter Board Meeting**

Chair of the Board Matthew Dupee called the Winter Board Meeting to order.

**Approval of Minutes**

A motion to approve the 2022 Fall Board minutes was made and carried unanimously.

**Annual Corporate Insurance Update**

Jack Bloomstine and Jack Grimm from Insurance Management Company spoke about all the insurance coverages LCBA carries.

**YTD Update**

**Sales/Fraternal/Marketing**

Mr. Matt Barr gave an update on PreNeed/GCI, CFP and the new Family Protector II product.

Mr. Barr also spoke about 2022/2023 goals.

Mr. Barr gave an update on social media stats, website statistics, and chat usage.

Mr. Barr also gave a fraternal update on Fraternalist of the Year winners and Bereavement Benefits

**Administration**

*Stats*

Ms. Rebecca Black spoke about death claims processed through 11/30/2022, year-to-date death claims processed, YTD applications received, and average days from application received to policy issue.

*Employee Health Insurance Update*

Ms. Black spoke about LCBA's employee health insurance changes.

**Operations**

Mr. Alex Miller spoke about LifePro V20 upgrade, iCover integration, agent contracting and cybersecurity

**Customer Experience**

Mr. Brian Young and Mr. Barr demonstrated an iCover walkthrough on applying for an FPIL policy.

**Strategic Plan/ERM**

Mr. Young gave an update on Strategic Planning and ERM.

**Financial Update**

Ms. Courtney Hagmaier spoke about Q3 Operational and Balance Sheet Highlights, 11/30/2022 YTD paid premiums, and benefit expenses.

Ms. Hagmaier also spoke about Q3 Heritage Life Treaty activity.

**Corporate**

Mr. Doug Tuttle gave an update on the Medicare Supplement line of business and 2022- 2023 goals.

**2023 Preliminary Forecasts**

*Sales*

Mr. Tuttle spoke about the 2023 projected sales.

*Budget*

Mr. Tuttle also spoke about the 2023 preliminary budget.

Current LCBA Board



*Chair of the Board of Directors*  
**Matthew K. Dupee**

Nazareth, PA



**Karen Balaban, Esq.**

Harrisburg, PA



**Michael Courtad**

Pittsburgh, PA



**Pat DiCesare**

Burnt Hills, NY  
 Port St. Lucie, FL



**Paul Kenny**

Bradenton, FL



A motion to approve the 2023 preliminary budget as submitted was made and carried unanimously

**Chairperson’s Report**

**2024 Board Meeting Dates**

2024 LCBA Board Meeting dates:

Spring Board Meeting- April 19-20th

Summer Board Meeting- June 21th

Fall Board Meeting-September 19-20th (Thursday- Day of Service)

Winter Board Meeting- December 13-14th

**Potential change to Fall or Winter Board Meeting – 2023**

A motion to change the 2023 Fall Board meeting to October 22nd, with the Board attending the PA Fraternal Alliance Annual Meeting on October 23 & 24th was made and carried unanimously.

**Committee Reports**

**Audit/Finance**

**Investment Activity**

A motion was made to approve the Q3 purchases and sales as presented.- Passed unanimously

**Nominating**

**Scholarships**

Ms. Sweigart spoke about the updates/changes made to the Camping Scholarship and Road Scholar.

Discussion ensued.

Updates/Changes to the Camping Scholarship as are follows:

- to enhance childhood development with physical,

mental, social and/or scholastic opportunities." was added to the first line under Overview.

- "LCBA will require a signed waiver of liability form to be submitted directly to LCBA." was added under other rules.

Updates/Changes to the Road Scholar Scholarship as are follows:

- "promote educational travel and learning adventures." was added to the first line under Overview.

- The first bullet under Eligibility will now read "be a benefit member or agency member."

- Under Eligibility the age was changed from 55 to 50.

- "A person may only participate in one Road Scholar Scholarship drawing in a 12 month period. A scholarship recipient may not participate in another Road Scholar Scholarship drawing until the recipient has provided the submission, as explained under "Other Rules". was added under Eligibility.

- "LCBA will require a signed waiver of liability form to be submitted directly to LCBA." was added under other rules.

- "Scholarship recipients will be notified by the end of the month in which the Scholarship is awarded." was updated under Scholarship Process.

Ms. Sweigart also suggested updates to how scholarship metrics are reported.

A motion was made to apply the Camp Scholarship and Road Scholar with the corrected changes.-

Passed unanimously

**Election**

Mr. Rick Suchan gave an update on the 2023 candidates up for election which include incumbents Karen Balaban, Patrick DiCesare, Paul Kenny and Anne Sweigart as well as applicant Walter Losee. Voting starts on January 2, 2023.

**Governance**

**Board Evaluation Results**

Mr. Michael Courtad spoke about the 2022 Full Board Evaluation results.

**President/CEO Annual Performance Review**

Mr. Courtad stated there are no recommended changes to the President/CEO Annual Performance Review.

**President/CEO Position Description**

Mr. Courtad stated that there was one change to the President/CEO Position Description. The change was made under Dimensions, the approximate employee number was changed from 40 to 25.

A motion to the approve the change made to the President/CEO Position Description was made and carried unanimously.

**President/CEO Evaluation Form**

Mr. Courtad stated there are no recommended changes to the President/CEO Evaluation Form.

**Motion to Adjourn**

A motion to adjourn the Winter Board meeting was made and carried unanimously.



**Karen LeVert**  
Durham, NC



**Robert Muth**  
Conneaut Lake, PA



**Richard Suchan**  
Buffalo, NY



**Anne Sweigart**  
Bluffton, OH



**Douglas Tuttle**  
Erie, PA  
President/CEO



# BRCA Gene Testing

by *Karen M Balaban, LCBA Director*



Pennsylvania Act 1 of 2023, signed by Governor Shapiro on May 1st, requires health, sickness, or accident insurers to provide coverage for mammographic examinations, diagnostic breast imaging, and coverage for BRCA-related genetic counseling and genetic testing. Beginning on July 1, 2023, such insurers who sell policies in Pennsylvania will cover all costs associated for genetic counseling and genetic testing for the BRCA1 and BRCA2 gene mutation if a person is diagnosed with breast or ovarian cancer or has a family history of breast or ovarian cancer. A diagnosis of certain cancers such as breast and ovarian cancer, as well as a family history of these cancers, are strong indicators that an individual may have a gene mutation associated with a hereditary cancer syndrome.

Genetic testing for hereditary cancers is an invaluable tool that often leads to early cancer detection or someone never developing cancer. The testing provides the opportunity for earlier screenings and preventive treatments and procedures. In addition to early detection for an individual, genetic testing also provides vital information for family members of a person who's been diagnosed with cancer who could potentially inherit the BRCA1 and BRCA2 gene mutation because there is a 50% chance of passing along the gene mutation.

The new law also requires health insurers to cover all costs associated with a supplemental breast screening by MRI or Ultrasound for women at increased risk of breast cancer pursuant, which includes women with known BRCA1 and BRCA2 gene mutations. These

supplemental screenings are also important for dense breast tissue which appears white like cancerous tumors in a typical mammogram, making it difficult to read and interpret the results. In fact, breast density is one of the strongest predictors of a mammogram failing to detect cancer early, missing at least 40% of tumors in women with extremely dense breasts, a population already at a 4-6 times greater risk of developing breast cancer. Removing patient cost-sharing ensures affordable access for this evidence-based preventive screening that better detects breast cancer early and saves countless lives.

Medicare also covers genetic testing for BRCA1 and BRCA2 gene mutations. There are several types of diagnostic genetic tests for BRCA covered by Medicare. Medicare also covers NGS testing for breast cancer and ovarian cancer.

Although LCBA does not provide such coverage, we encourages our eligible members and their families to be tested. Cost is no longer a deterrent to obtaining this testing. Members in other states can contact their state legislator to promote similar legislation for your state of residence.

**In the meantime, stay healthy!**

To read more about Pennsylvania Act 1 of 2023 visit [www.legis.state.pa.us/cfdocs/legis/li/uconsCheck.cfm?yr=2023&sessInd=0&act=1](http://www.legis.state.pa.us/cfdocs/legis/li/uconsCheck.cfm?yr=2023&sessInd=0&act=1)



# LCBA MEMBER BENEFIT SPOTLIGHT

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## Orthodox Members Call for Content!

**We are looking for content submissions from our Orthodox members.**

Please contact us if you are interested in writing an article, highlighting an event/achievement or any other content that would be relevant to our Orthodox members.

Send content via email with the subject line "Orthodox" to [murschm@lcbalife.org](mailto:murschm@lcbalife.org)

or by mail to ATTN: Orthodox, LCBA,  
PO Box 13005, Erie, PA 16514.

*Note: Submission of material or suggestions does not guarantee publication.*



ORTHODOX DIVISION





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Erie, PA 16514-1305

# Do You Love to Travel?

**ROAD SCHOLAR®**

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*Age 50+ benefit members can apply for  
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### OVERVIEW:

- Road Scholar offers 5,500 programs in all 50 states and 150 countries around the world.
- Road Scholar offers exceptional, lifelong learning programs at a remarkable value.
- Road Scholar programs are assigned an Activity Level rating from Easy to Challenging for participants to select the appropriate programs for their physical ability.

### ELIGIBILITY:

- Applicant must be a Benefit or Agency member. Membership status must be established prior to the application deadline and remain eligible until deadline.
- Applicant must be 50 years of age as of the application deadline.
- Applicant must enroll in a program listed in the Road Scholar® program guide or on their website at [www.road scholar.org](http://www.road scholar.org).
- Applicant must complete the approved application form found at [www.lcbalife.org](http://www.lcbalife.org).

Visit [www.lcbalife.org](http://www.lcbalife.org) to apply online or to download the form.  
You can also call 800-234-5222 to request an application.

***Can't travel right now? This award can be saved and used when you can!***